

Certificate Number: 02470-NJ-DE-037455036

Bankruptcy Case Number: 18-14650



02470-NJ-DE-037455036

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on May 23, 2023, at 2:14 o'clock PM EDT, Jo Ann Gray completed a course on personal financial management given by internet by Isabel C. Balboa, Chapter 13 Standing Trustee, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: May 24, 2023 By: /s/Connie Gerhardt

Name: Connie Gerhardt

Title: TENS Instructor